

UNITED STATES CIVIL SERVICE COMMISSION

BUREAU OF RETIREMENT AND INSURANCE

March 27, 1964

Questions and Answers of Interest to Annuitants on the Amendments
to the Federal Employees Health Benefits Act of 1959

The following questions and answers have been prepared by the Civil Service Commission to answer questions from annuitants about Public Law 88-284, which amends the Federal Employees Health Benefits Act of 1959. These questions and answers pertain only to Federal employees who retired after July 1, 1960. They do not pertain to any annuitants who retired before July 1, 1960.

General

- 1-Q. What are the recently enacted changes in the Federal Employees Health Benefits Act of 1959 which affect annuitants, including certain persons receiving compensation from the Bureau of Employees' Compensation?
- A. In general, the changes affect groups of annuitants rather than providing for across-the-board liberalizations for all. Specifically, the most important changes are:
- o The definition of "family member" is expanded to include unmarried children to age 21 (instead of to age 19) and unmarried foster children.
 - o The Government contribution to the cost of family enrollments of women annuitants with nondependent husbands is increased so that it is the same as for male annuitants.
 - o Annuitants who were enrolled in a plan participating in the Federal Employees Health Benefits program at the time of their retirement and lost their coverage only because they had not enrolled at their first opportunity are permitted to reenroll if they apply no later than December 31, 1964.
 - o Because of these changes, the Civil Service Commission is permitting annuitants who are now enrolled for self-only to change to family enrollments if they apply no later than June 30, 1964.

Changes in Definition of Family Member

- 2-Q. To what group of annuitants does the change in the definition of family member have any immediate significance?
- A. To enrolled annuitants who have (1) unmarried children who have reached age 19 but not age 21 or (2) unmarried foster children under age 21. Prior to Public Law 88-284, unmarried children lost their coverage under the Federal Employees Health Benefits program when they reached age 19 and foster children were not covered at all.

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- 3-Q. Do annuitants who are now enrolled for self and family and have an unmarried child in the 19 to 21 age bracket, or a foster child, need to do anything to cover the child?
- A. No, the child is automatically covered under the family enrollment from March 17, 1964, the day Public Law 88-284 went into effect. However, if the annuitant is enrolled in a group-practice or an individual-practice plan, he should notify his plan direct of the name and date of birth of the child or children. These plans customarily keep a record of each eligible family member. Other plans determine whether a child is a family member at the time a claim is filed.
- 4-Q. If an annuitant is now enrolled for self-only but has an unmarried child in the 19 to 21 age bracket, or a foster child, what does he need to do to cover the child?
- A. He must change his enrollment to self-and-family. The coverage of the child in this case will begin the day the change in the annuitant's enrollment becomes effective.
- 5-Q. What if an annuitant who is enrolled for self-and-family purchased a conversion contract for a child when the child reached age 19?
- A. If the child is under age 21 and not married, the annuitant should cancel the conversion contract by writing to his plan. The child will have a new conversion right at age 21 or when coverage as a family member stops because the child marries.
- 6-Q. What is a "foster child"?
- A. A foster child is a child living with an employee-annuitant in a regular parent-child relationship. The annuitant must intend to rear the child into adulthood as if the child were his own.
- 7-Q. What about foster children of a deceased employee-annuitant whose widow is now a survivor annuitant?
- A. The parent-child relationship must have existed at the time of the annuitant's death.
- 8-Q. Does a child temporarily living with an annuitant qualify as a foster child?
- A. No -- neither does a child placed in the annuitant's home by a social, welfare, or other agency which retains control of the child or pays for his maintenance.

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Retired Women Employees

- 9-Q. What is the effect of increasing the government's contribution?
- A. It will reduce the amount withheld from the annuity check for health benefits.
- 10-Q. By how much will the health benefits withholding from annuity be reduced?
- A. By \$2.82 a month. This results in the monthly annuity check being increased by \$2.82.
- 11-Q. Does a woman annuitant already enrolled for "Family-Female with Nondependent Husband" need to take any action to receive the increased Government contribution toward the cost of her enrollment?
- A. No. Her enrollment will automatically be changed by her retirement system to a regular family enrollment effective July 1, 1964 and her annuity check will be increased by \$2.82 a month beginning with her August 1, 1964, check, which pays annuity for July.
- 12-Q. If a woman annuitant now has a self-only enrollment and wants to cover her nondependent husband, what does she do?
- A. She must change her enrollment to self-and-family. The husband's health benefits coverage (as well as the coverage of any eligible children) will begin the day the change in the annuitant's enrollment becomes effective.
- 13-Q. Will the change in Government contribution affect a woman annuitant with a family enrollment which covers a dependent husband?
- A. No. She is already receiving the larger Government contribution. However, such an annuitant need no longer notify the Commission if the husband becomes capable of self-support.

Changing Enrollment from Self-only to Self-and-Family

- 14-Q. May an annuitant who changes his enrollment from self-only to self-and-family also change plan and option?
- A. No. He must remain in the same plan and option.
- 15-Q. How does an annuitant change his enrollment from self-only to self-and-family?
- A. By writing to the Civil Service Commission, Bureau of Retirement and Insurance, 1900 E Street, NW., Washington, D. C. 20415, specifically requesting the change. (If not retired under the civil service retirement system, the annuitant should write the agency administering his system or to the Department of Labor, Bureau of Employees' Compensation, if he is a compensationeer.)

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- 16-Q. What information must the annuitant provide the Commission in requesting a change from self-only to self-and-family enrollment?
- A. He must identify the participating plan in which he is enrolled and list the name, date of birth, and relationship of each family member to be included in the family enrollment. He should also give full identification, including his full name, address, retirement claim number, and his own date of birth. (A survivor annuitant should also give the name and date of birth of the former employee on whose service the survivor annuity is based.)
- 17-Q. What is the deadline for submitting the request for change from self-only to self-and-family enrollment?
- A. The request must be received by the Civil Service Commission (or the other agency administering the system under which the annuitant is retired) by June 30, 1964.
- 18-Q. When will the change become effective?
- A. The first day of the month following the month in which the request is received.

Reenrollment of Annuitants

- 19-Q. Which annuitants are eligible to reenroll?
- A. Generally speaking -- (1) Those who were enrolled in a participating plan at the time of retirement but lost their health benefits coverage only because they had not enrolled at their first opportunity, and (2) those who are receiving compensation from the Bureau of Employees' Compensation and who were enrolled in a participating plan at the time they were placed on compensation but lost their health benefits coverage because (a) they had not enrolled at their first opportunity or (b) the injury for which they are receiving compensation occurred before July 1, 1960.
- 20-Q. Is an annuitant eligible to reenroll if he receives a deferred annuity?
- A. No -- he must have retired on an immediate annuity after at least 12 years' service or under the disability provision of the retirement law.
- 21-Q. May the survivor-annuitant of a deceased eligible annuitant reenroll?
- A. Yes.
- 22-Q. May an eligible annuitant who was previously enrolled for self-only reenroll for self-and-family?
- A. Yes.

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23-Q. Must an eligible annuitant reenroll in the same plan he was in when he retired?

A. No. He may enroll in any plan available to him and in any option of that plan.

24-Q. How does an annuitant reenroll in a plan?

A. By sending his written request to reenroll to the Civil Service Commission, Bureau of Retirement and Insurance, 1900 E Street, NW, Washington, D. C., 20415. (If not retired under the civil service retirement system, the annuitant should write the agency administering his system or to the Department of Labor, Bureau of Employees' Compensation if he is a compensationner.)

25-Q. What information must an eligible annuitant supply in his request for reenrollment?

A. Full name, address, retirement claim number, date of birth, and the name of the plan in which he was enrolled at the time of retirement. He should also include his enrollment identification number, if available. (A survivor-annuitant should also give the name and date of birth of the former annuitant on whose service the survivor annuity is based.)

26-Q. What is the deadline for reenrollment?

A. The request must be received by the Civil Service Commission (or the other Federal agency administering the system under which the annuitant is retired) by December 31, 1964.

27-Q. When will the health benefits coverage become effective?

A. The first day of the month following the month in which the request for reenrollment is received unless the annuitant specifies the first day of a later month.

28-Q. When will the cost of the health benefits coverage begin to be withheld from the annuity check?

A. In the annuity check paid on the first day of the month following the one in which coverage became effective. For example, if an annuitant's request is received by the Civil Service Commission in April, his coverage would be effective May 1, and the withholding would start with his June 1 check, which pays annuity for May.

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